



# AARP Livable Communities

Increasing Downtown  
Housing Opportunities

# AARP Livable Communities Definition

*“Affordable and appropriate housing, supportive community services, and adequate mobility options, which facilitate personal independence and the engagement of residents in civic and social life.”*





# Reasons for making communities more Livable and Age-Friendly

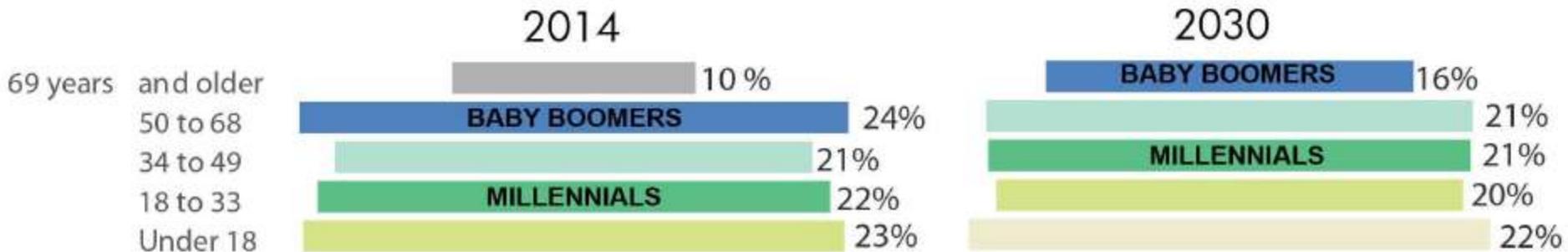
## Multiple benefits

- Cultural
- Economic
- Environmental
- Fiscal
- Health
- Social

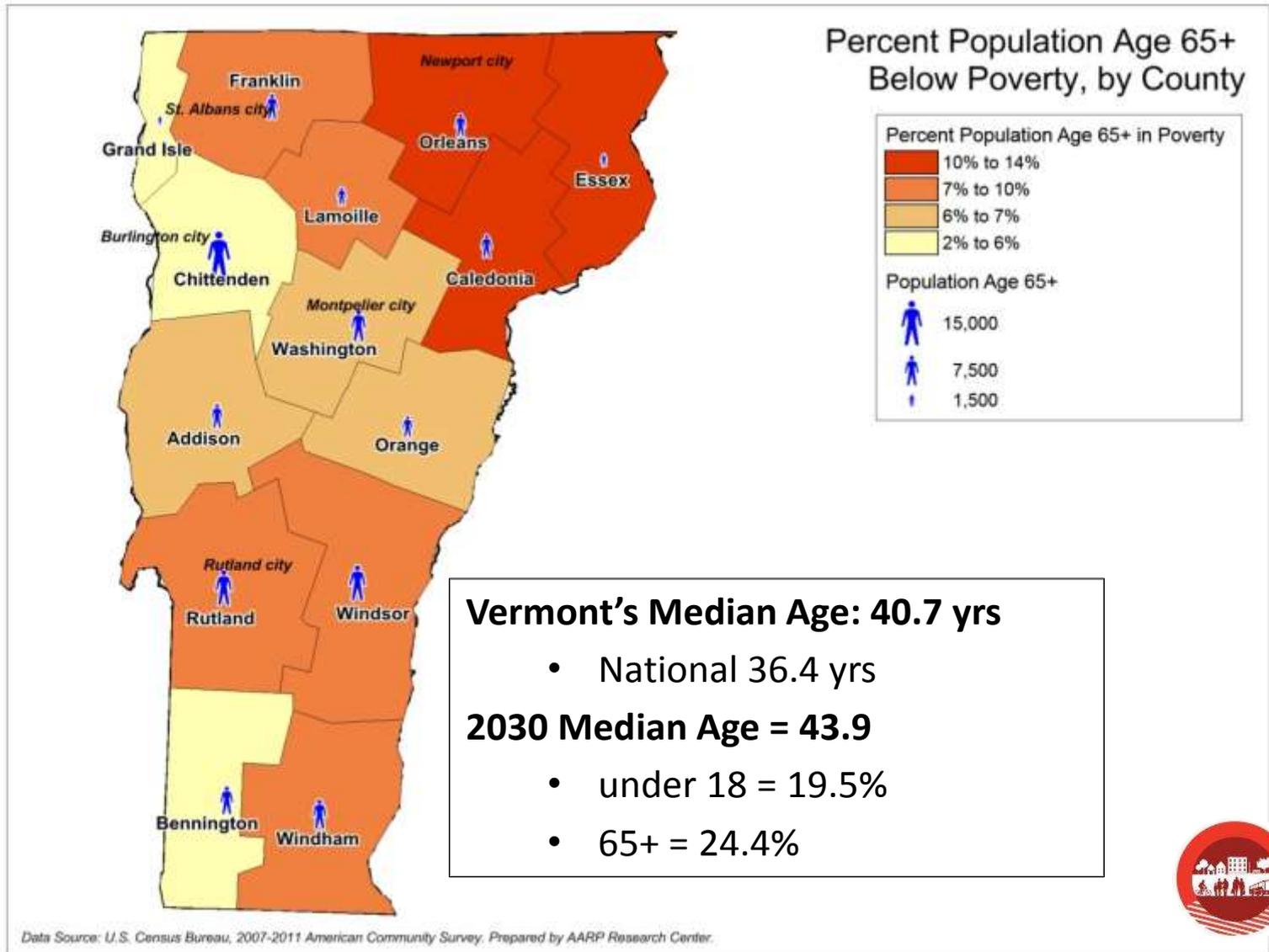
## Multiple beneficiaries

- People
- Business
- Community

We have entered a time of **profound and permanent change** to the demographic composition of the US



# Vermonters are getting older and will continue to do so

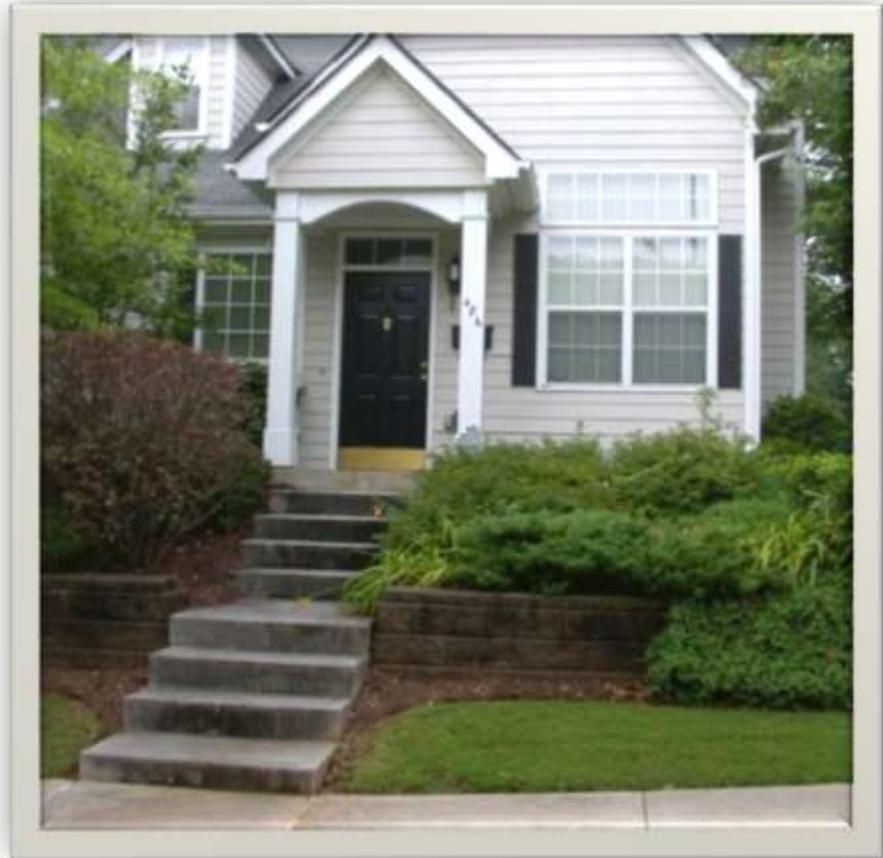


Survey after survey finds that **today's older adults want to remain in their homes**

**78%**

.....  
of adults ages 45+ agree or strongly agree with the statement: "What I'd really like to do is stay in my current residence for as long as possible."

Source: AARP Home and Community Preferences of the 45+ Population, 2014



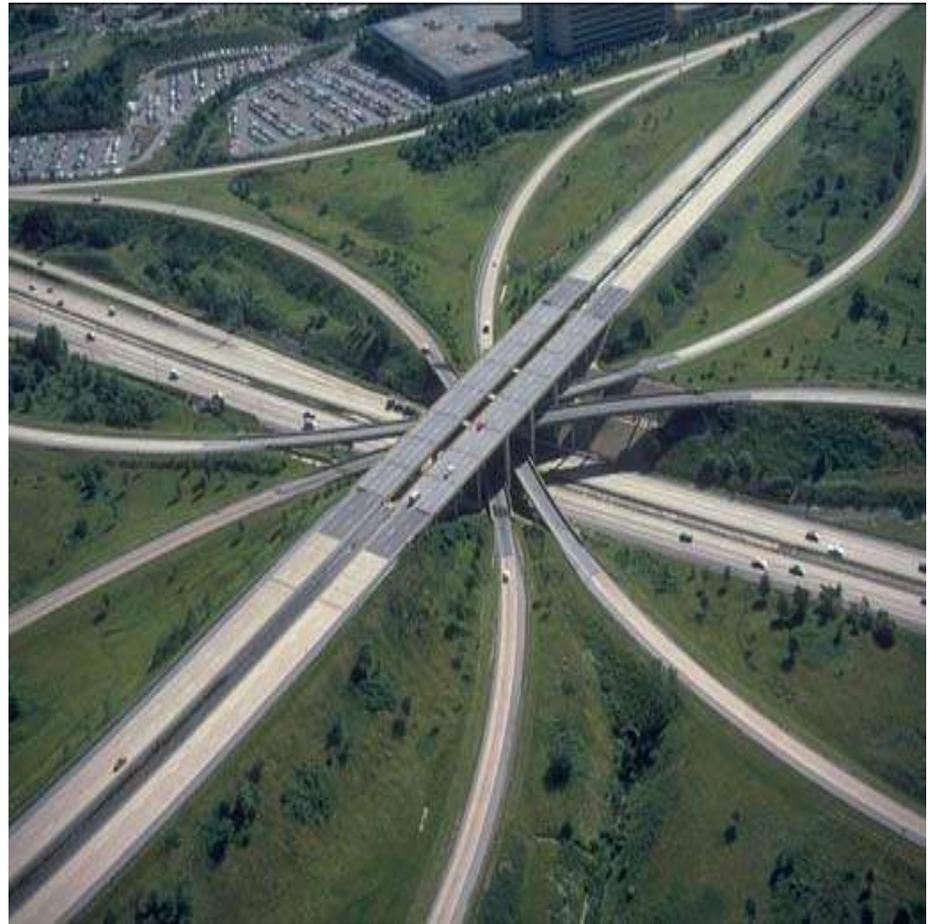
But most houses haven't been designed to adapt. In fact, American homes have traditionally been designed and built for **able-bodied 35 year olds**

Survey after survey finds that  
**today's older adults  
want to stay in their  
community**

**80%**

.....  
of adults ages 45+ agree  
or strongly agree with the  
statement: "What I'd  
really like to do is stay in  
my current community for  
as long as possible."

Source: AARP Home and Community  
Preferences of the 45+ Population, 2014



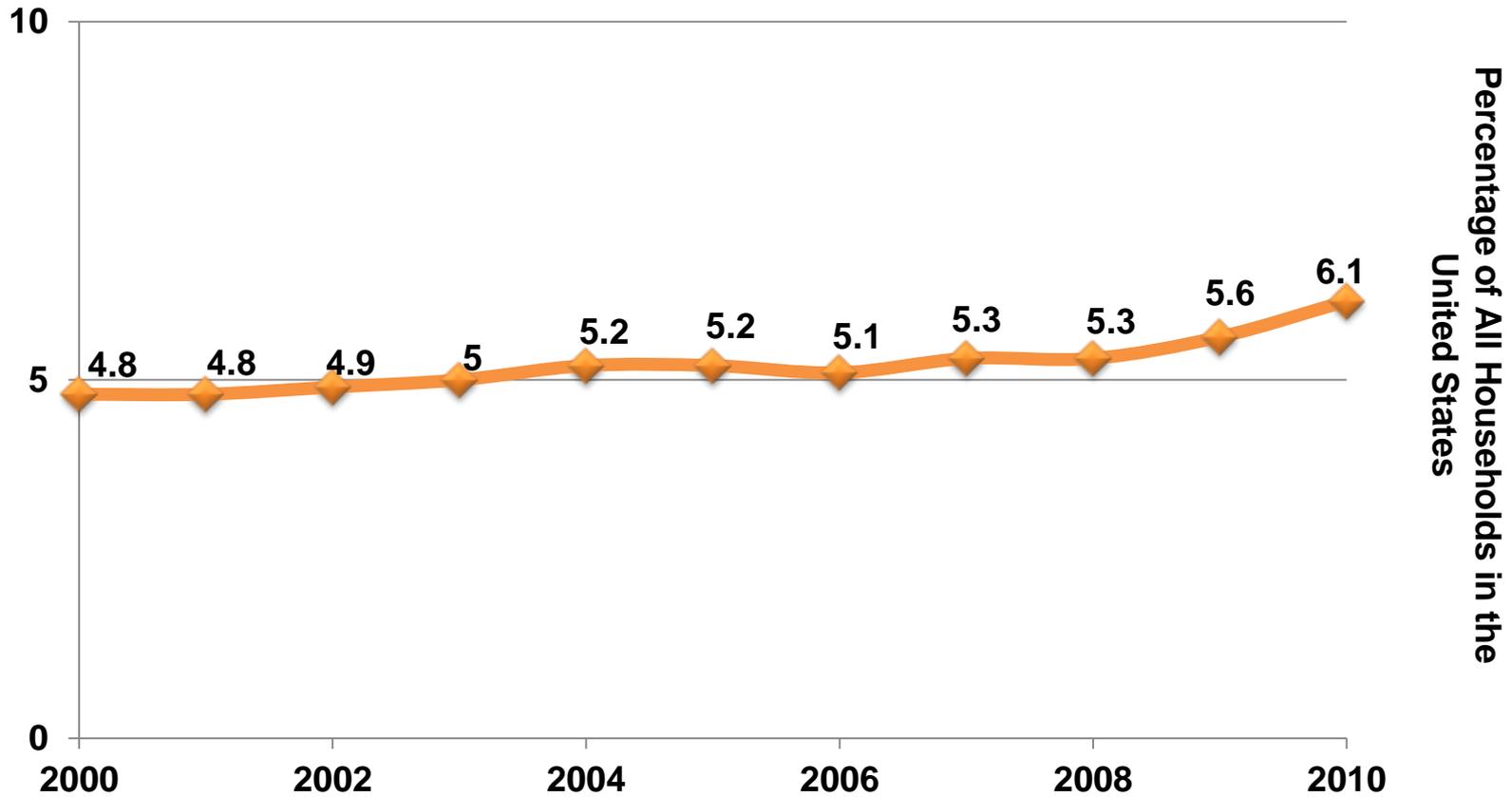
For the past 50 years, communities have developed around cars and other motor vehicles as our principal form of transportation

# Boomers and Millennials: Changing Preferences



# Multigenerational Households

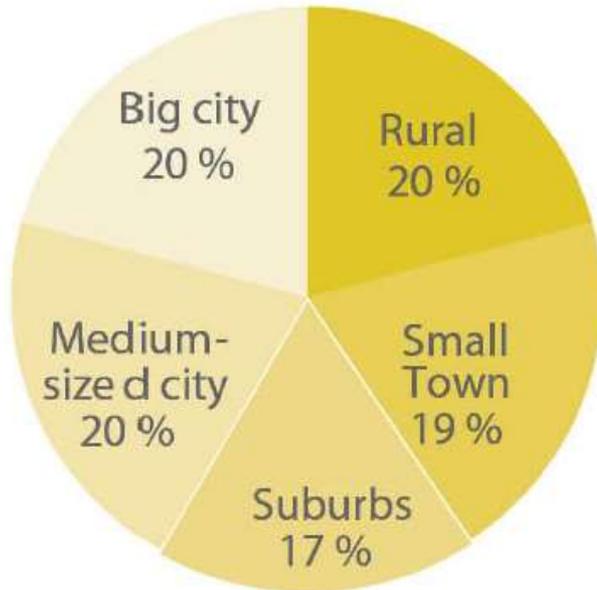
Multigenerational Households as a Percentage of All Households in the United States, 2000-2010



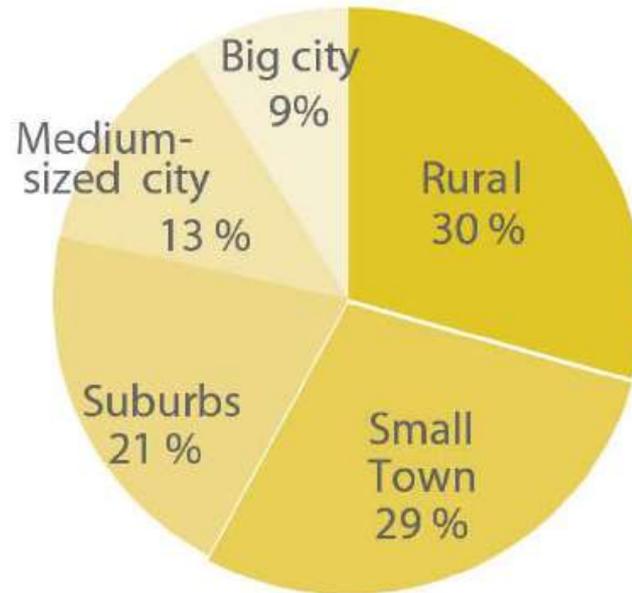
Source: AARP Public Policy Institute analysis of Current Population Survey Data

# Where do we want to live?

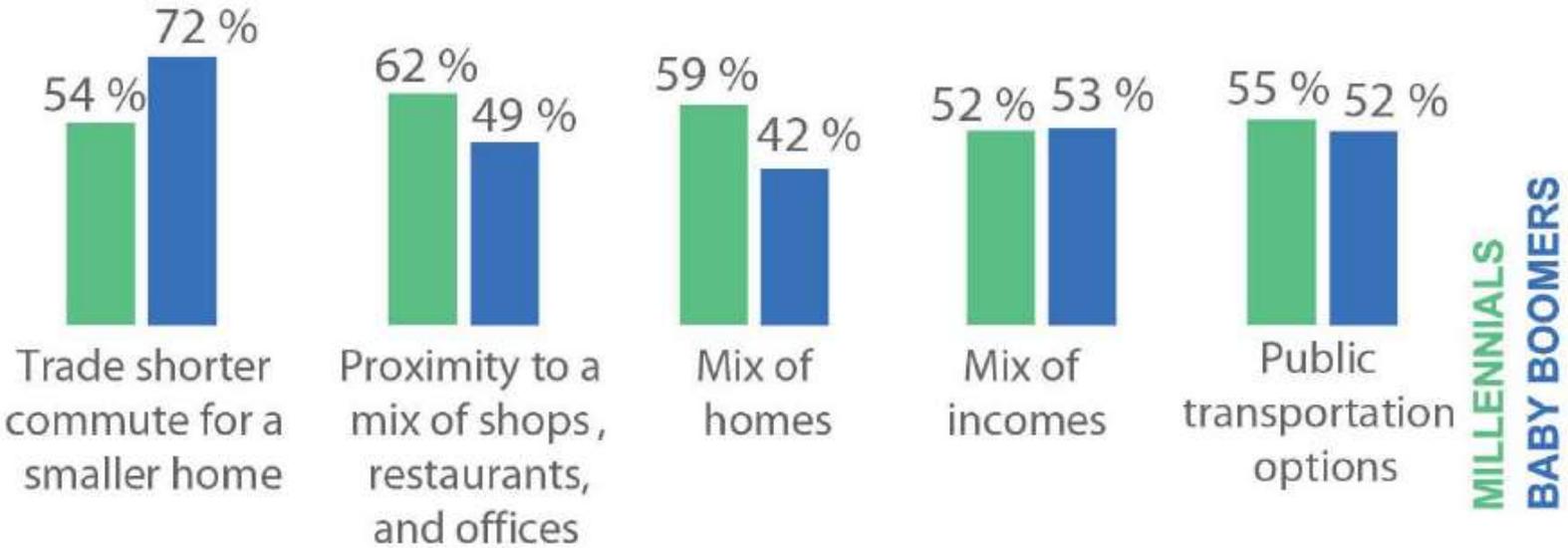
Millennials



Baby Boomers



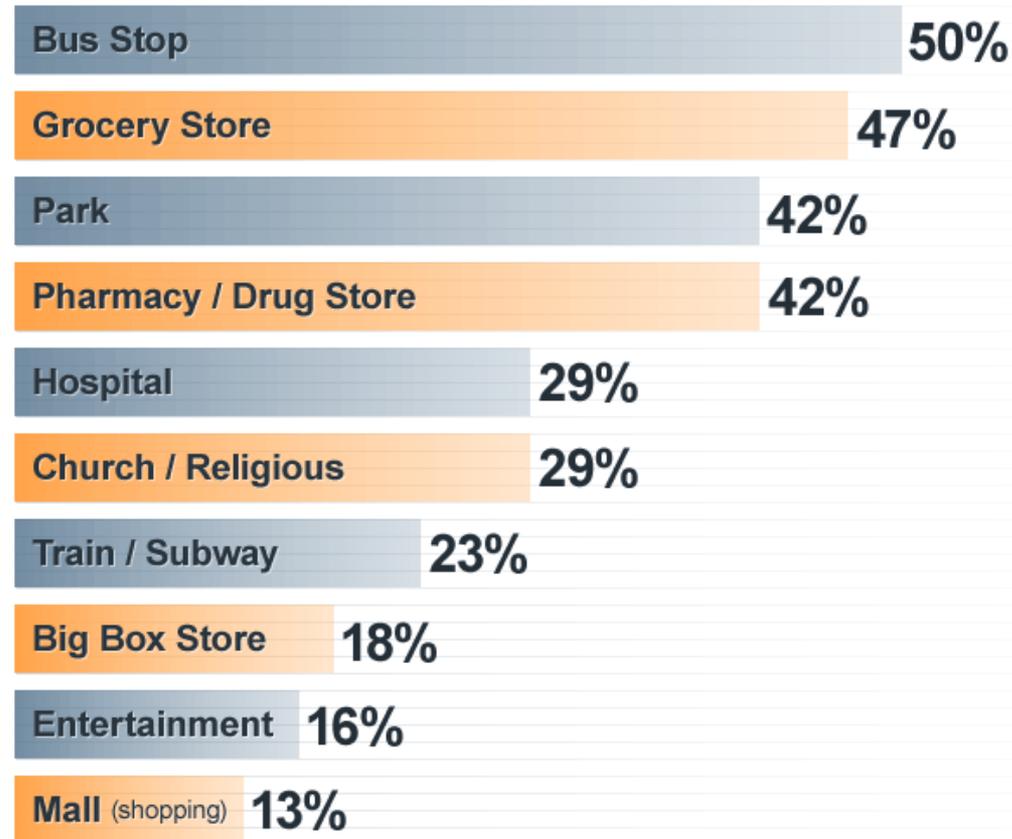
# What do we want in our neighborhoods?



# What Community Amenities Do Older Adults Want Close to Home?

We asked older adults what amenities they want close to home. Access to transportation, food, and green space top the list. These are among the many community indicators that we are measuring as part of the Livability Index project. Find out more about our livability research and the development of our index here: [www.aarp.org/ppi/liv-com/](http://www.aarp.org/ppi/liv-com/)

% endorsed within 1 mile or less



Source: AARP Public Policy Institute

GRAPHIC: AARP Digital Design

# How people get around?



# What Does this Mean for Municipalities?

- Municipalities and local organizations will play a critical role in the development of livable communities for older residents.
- It is essential that affordable housing options for older adults exist in the downtown and village centers where proximity to services and public transit offer independence and freedom.
- Community design plays a key role:
  - Personal independence
  - Engagement in civic and social life
  - Successful aging



# Housing Options



A diverse housing stock provides a competitive advantage for Livable Communities to attract and retain older and younger Vermonters.

# Compact development promotes efficient land use and reduces the cost of infrastructure investment

*Compact Development Can Be Implemented in Communities of all Sizes*



**Rural**  
South Boston, VA



**Rural**  
Sanford, ME



**Suburban**  
King Farm, Rockville, MD

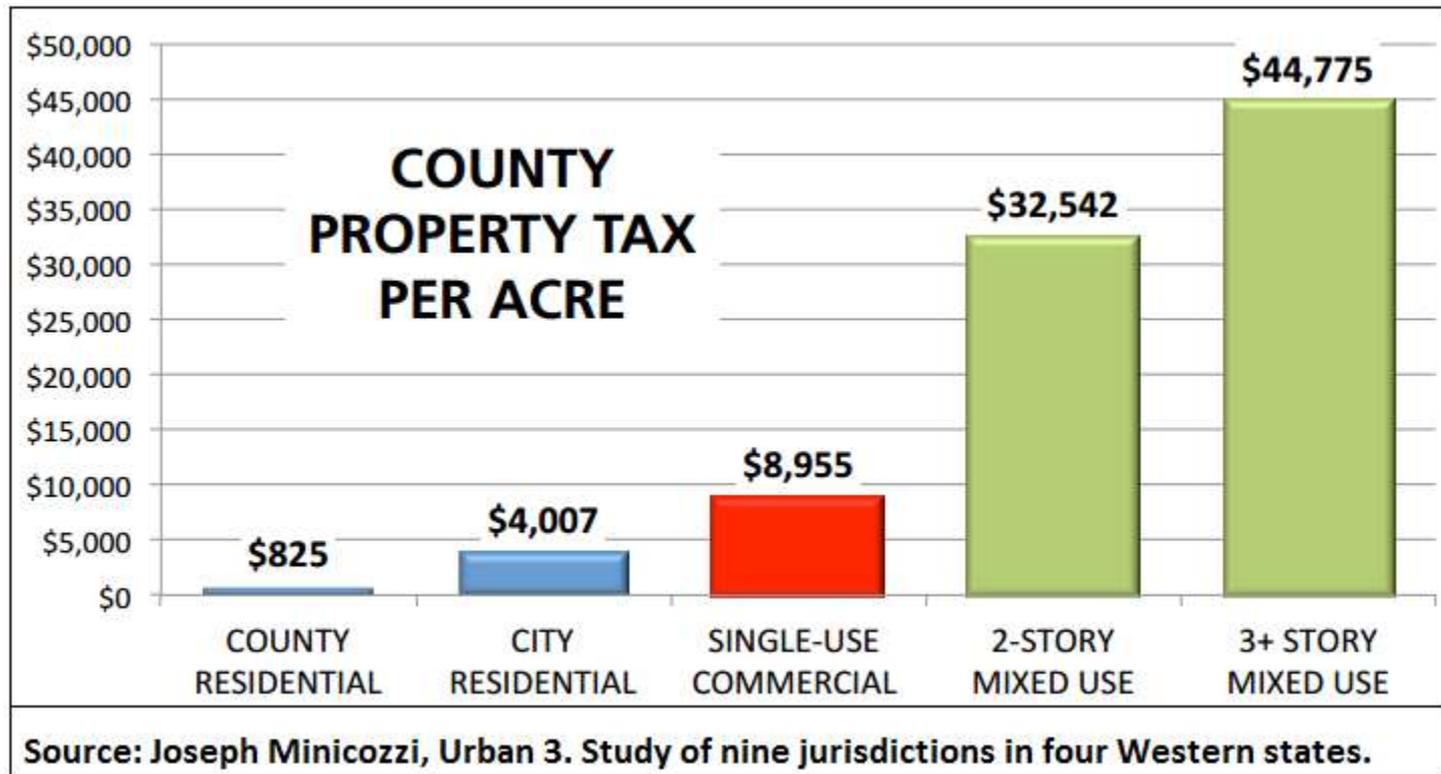


**Urban**  
Portland, OR

# Incorporating a mix of uses in Livable Communities generates property premiums



# Mixed-use property in Livable Communities generates higher tax revenue per acre than single-use property



# A variety of housing choices in a walkable neighborhood, including affordable housing, generates economic activity for local businesses



**Rural**  
*Rental Housing Over Shops*  
Wing County, MN



**Suburban**  
*Housing Next to Commercial*  
Norton Commons, Prospect, KY



**Suburban**  
*Affordable and Market-Rate Housing Next to Shopping and a Civic Uses*  
Rockville, MD



**Urban**  
*Housing Above Retail*  
Arlington County, VA



**Small Town**  
*Rentals Above Shops*  
Baxter Village, Fort Mill, SC



**Suburban**  
*Market-rate Houses*  
Daybreak, South Jordan, UT



**Suburban**  
*Mixed Housing Units*  
Highland Gardens, Denver, CO



**Urban**  
*Affordable Housing*  
Liberty Green, Louisville, KY

Housing and neighborhoods that let people “age in place” reduce personal expenses. Savings and health benefits increase when Universal Design practices are implemented.



*Universal Design techniques and practices provide additional mobility and access options for people inside and outside the home.*

# Creative Housing Options

- Cohousing
- House Sharing
- Housing Cooperatives
- Naturally Occurring Retirement Communities
- Niche Retirement Communities (also called Affinity Retirement Communities)
- Villages



# Age Friendly Newport

## Our Town, Slow It Down – Newport



### Creating a Better Newport— A Community Forum

AARP Vermont and our partners want to hear your ideas and dreams for a more “livable” Newport.



# Survey Highlights

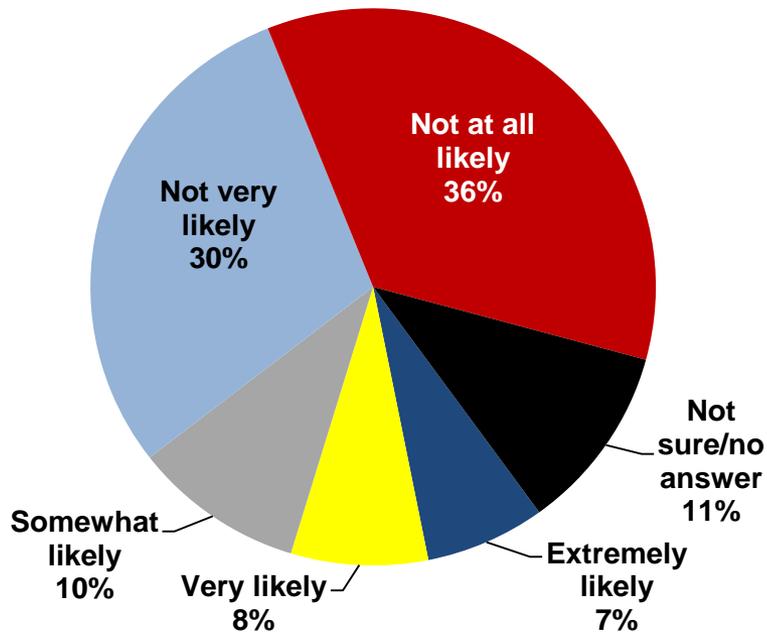
Newport residents age 45+ say to make their towns a place where people can successfully age improvements are needed in:



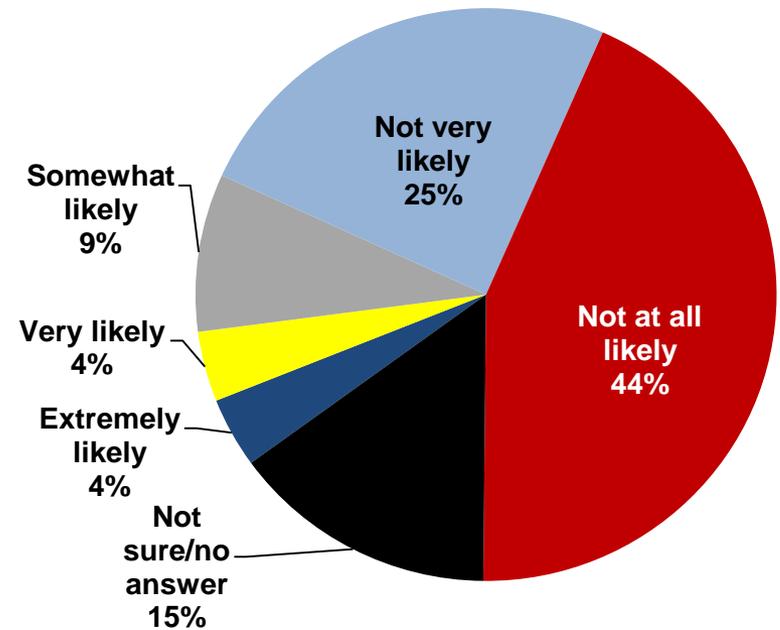
- ✓ **Job opportunities**: flexible job opportunities, job training, jobs to suit people with disabilities.
- ✓ **Town information**: community information that is delivered in-person, clearly displayed printed information, access to information in a single source, and an automated information source.
- ✓ **Transportation**: ability to easily connect with public transportation outside of Orleans County
- ✓ **Outdoor spaces and public buildings**: neighborhood watch programs and well-maintained public restrooms that are accessible to all residents.

Newport residents age 45+ are long-time residents of this area and are likely to remain in the area as they get older.

**Likelihood of Moving to a Different Home  
*in* Orleans County  
in Retirement Years\*  
(n=328)**



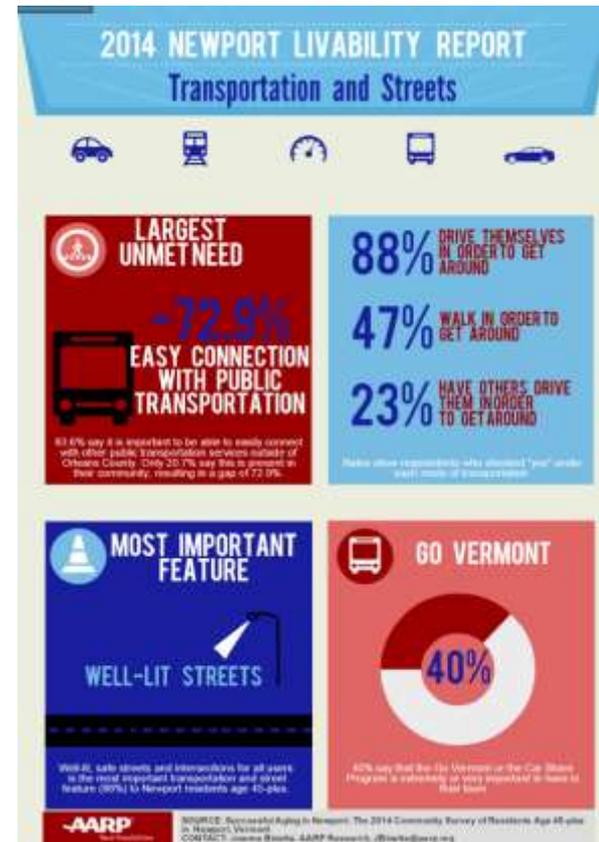
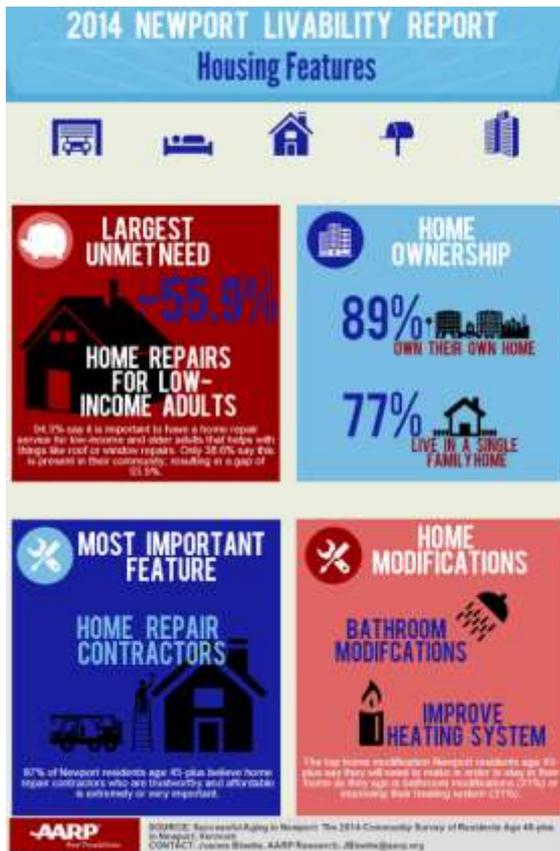
**Likelihood of Moving to a Different Home  
*outside of* Orleans County  
in Retirement Years\*  
(n=328)**

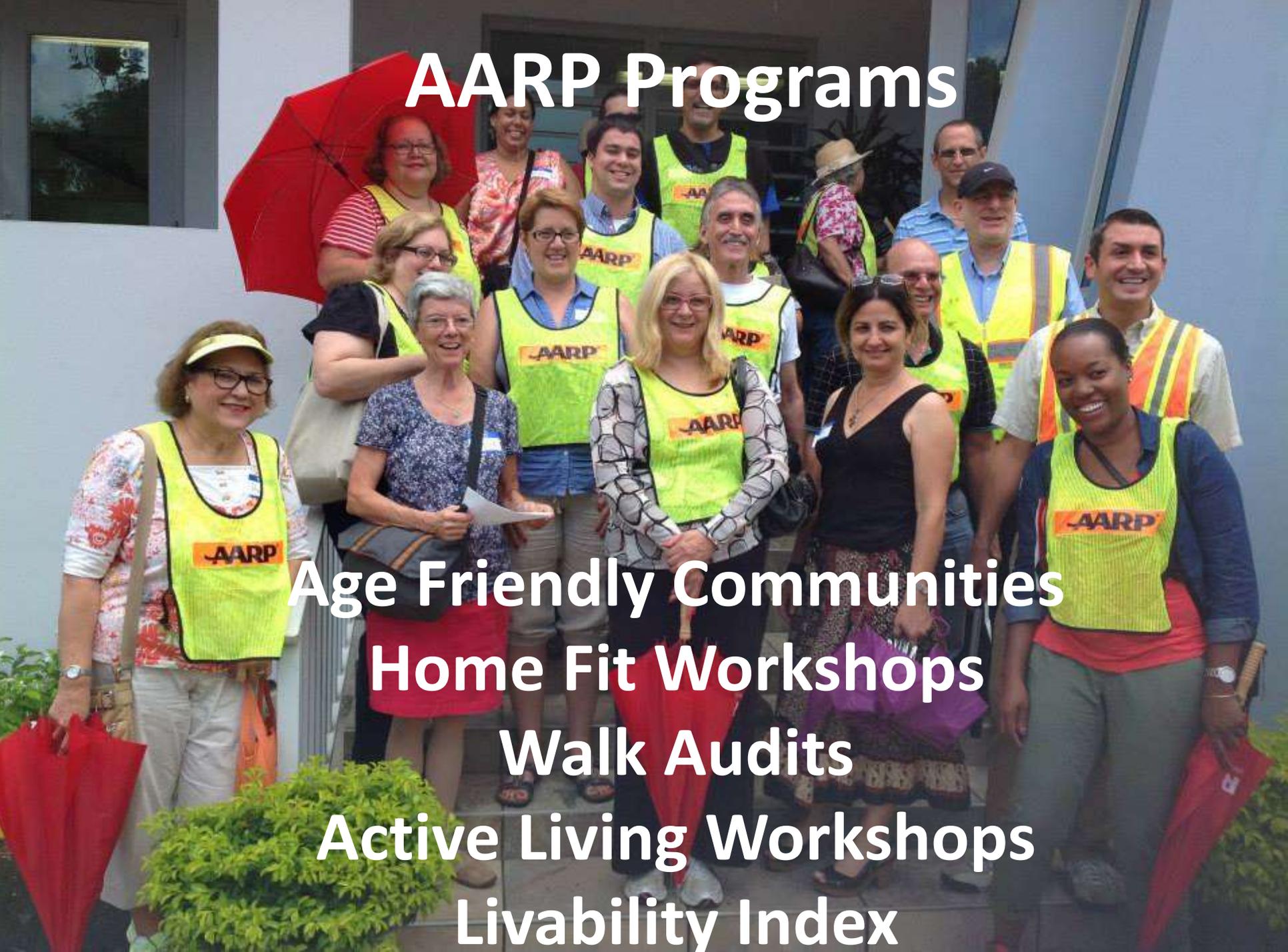


\*Percentages may not add up to 100 due to rounding.

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# Housing Needs in Newport





# AARP Programs

Age Friendly Communities

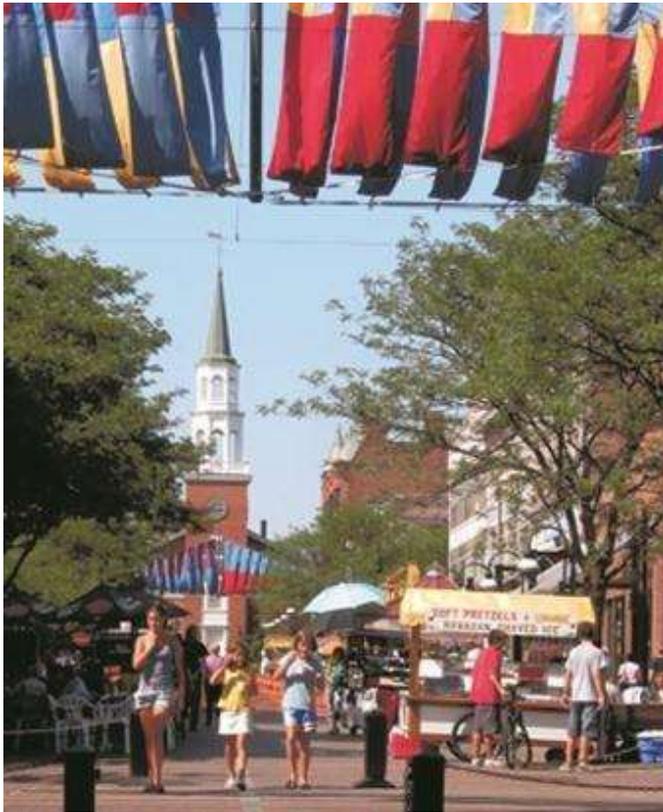
Home Fit Workshops

Walk Audits

Active Living Workshops

Livability Index

Livable Communities offer a natural setting for older Vermonters to continue to be productive in the workforce while taking advantage of shopping, entertainment and active living



**Kelly Stoddard Poor, Associate State Director, AARP VT  
802.951.1313; [kstoddardpoor@aarp.org](mailto:kstoddardpoor@aarp.org)**

**Thank you!**



# Revitalization of a Downtown Neighborhood

Rutland Northwest Neighborhood

NeighborWorks of Western Vermont  
*The one-stop-shop for home owners and buyers*



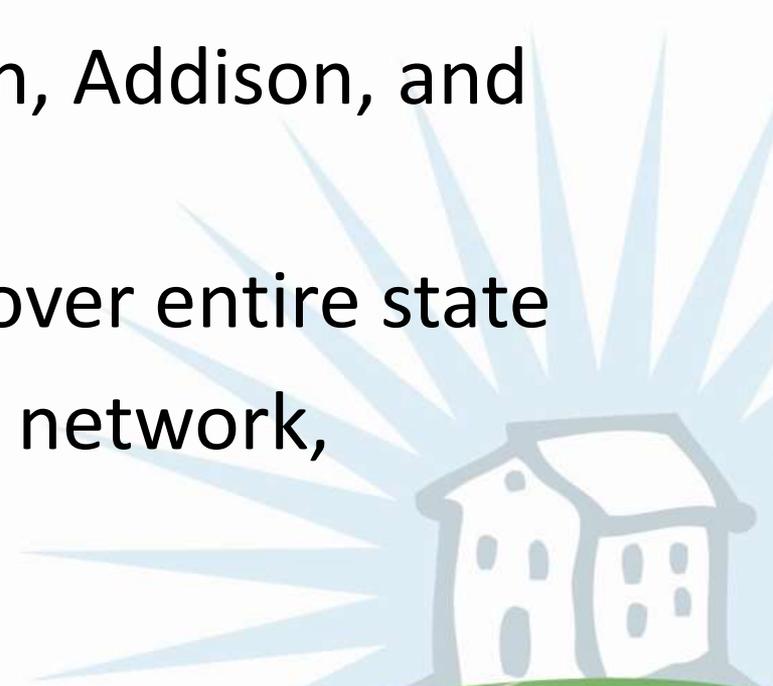
# Meet NeighborWorks

- Nonprofit mission
- One-stop-shop
- Provide all the answers and support homebuyers and owners need
- Realty, Education, Lending, Home Repair, H.E.A.T. Squad
- Keep customer's best interest front and center



# About NeighborWorks

- Founded in 1986 to revitalize four Rutland County neighborhoods
- Now serve all of Bennington, Addison, and Rutland counties
- Five 'sister' organizations cover entire state
- Part of a national nonprofit network, NeighborWorks America



# Housing Needs Assessment

- Comprehensive housing needs assessment and study conducted in 2012
- City moving forward with Neighborhood Revitalization Strategy



# RUTLAND NORTHWEST

- Poverty rate of 25% - Considered high
- Older multifamily housing stock undervalued
- Cost burdened Renters
- 29% Homeownership Rate

BUT

- Decline in prices and record low interest rates
- Significant pool of renters



# REVITALIZATION STRATEGY

## 6 CORE ELEMENTS



# HEALTHY NEIGHBORHOOD OUTCOMES

- IMAGE
- IMPROVED REAL ESTATE MARKET
- IMPROVED PHYSICAL CONDITIONS
- NEIGHBORHOOD SELF MANAGEMENT



- Build Neighborhood Confidence
- Increase owner occupancy
- Support Willing landlords
- Get overwhelmed landlords out
- Improve physical conditions to “Pride” standards
- Improve market values through de-densification



# Building Confidence

- Implement safety Initiatives while avoiding making crime-fighting the image
- Increase opportunities for neighbors to meet each other
- Build Identity on Unique Characteristics
  - Close to downtown and recreational amenities
  - Friendly Neighbors
  - Affordable



# Increase Owner-Occupancy

- Support and Retain Strong Owners
- Reach out to Homeowners in danger of foreclosure with counseling and advocacy services
- Work with existing renters interested in buying
- City consider rezoning from a mixed residential zone to Single Family Residential



# Support Willing Landlords

- Offer low cost loans
  - Rehab projects including energy efficiency
  - Acquisition/rehab products
- Training opportunities
- Help Organize Networking
  - With other landlords
  - With other community members – homeowners and renters



# Get Overwhelmed Landlords OUT

- Be Aggressive with Code Enforcement and legal approaches that allow faster action
- Connect exceptional landlords with opportunities to buy out overwhelmed ones
- Look for opportunities to help these landlords get out of the business



# Improve Physical Conditions to standards of PRIDE

- City and NWWVT awarded Community block Grant
  - Demolish up to 4 properties
  - Acquire/Rehab/Re-sell 7 Properties
  - Strategically chosen for greatest impact
  - Capitalize on other infrastructure improvements and investments in the neighborhood



# Improve Physical Conditions

- Create appropriate loan products to encourage and enable rehab and energy efficiency investments
  - Small unsecured loan up to \$3,000
  - Rehab/Efficiency Loan
  - Acquisition/Rehab combination loans
- Support and Initiate beautification efforts



# Improve Market Values through De-Densification

- Demolition of 4 properties
  - Reduce blight
  - Increase safety
  - Opportunity for Pocket Parks, Community Gardens,
- Reducing multi Family units down to single family or owner occupied duplexes
  - Encourage homeownership



# Revitalization

- Reduce number of vacant and blighted properties while retaining character of housing stock
- De-Densify to green space
- Increase homeownership opportunities
- Encourage self-management
- Focus on Neighborhood Strengths and Assets



# Contact us!

Mary Cohen  
(802)797-8100  
MCOHEN@NWWVT.ORG

NeighborWorks of Western Vermont  
*The one-stop-shop for home owners and buyers*



NeighborWorks of Western Vermont  
*The one-stop-shop for home owners and buyers*

**THANK YOU!**

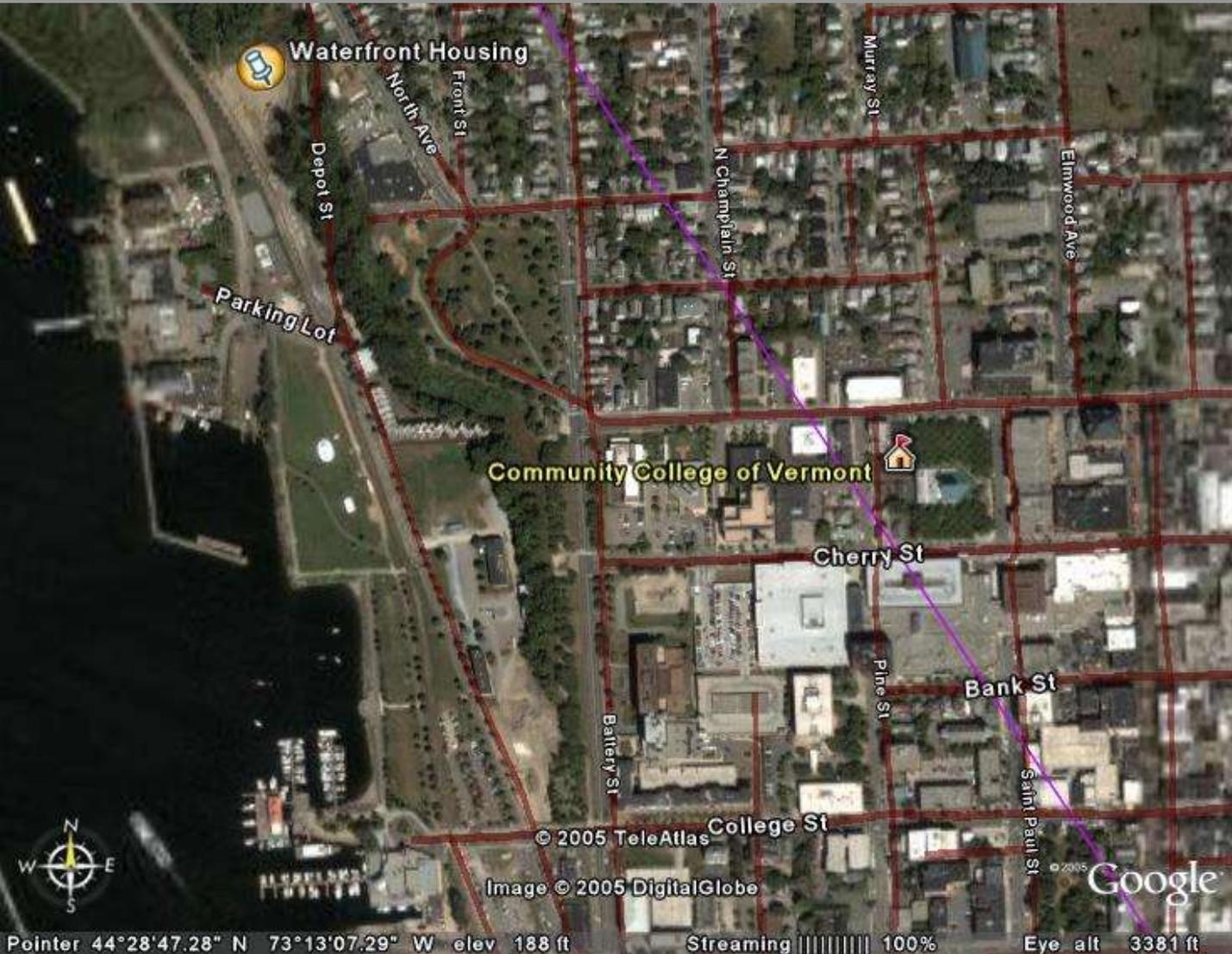


# Waterfront Housing

300 Lake Street  
Burlington, Vermont



# Waterfront Housing



# Project Team

## Developers:

Housing Vermont & Burlington Community Land Trust

**Municipal Support:** City of Burlington

Community & Economic Development Office (CEDO)

Department of Public Works (DPW)

**Architect:** Gossens Bachman Architects, AIA, LEED AP

**Landscape Architect:** TK Landscape Architects, ASLA

**Civil, Geotechnical, & Structural Engineer:**

Knight Consulting Engineers, PE

**Mechanical, Electrical, & Plumbing Engineer:**

Salem Engineering

**Energy Modeling & LEED Consultant:** Energy Balance LEED AP

**Fire Protection:** RN Culver Consulting

**Commissioning Authority:** John F. Penney Consulting Services



Image © 2005 DigitalGlobe

Pointer 44°28'32.97" N 73°13'01.11" W elev 137 ft

Streaming ||||| 100%



# Awards & Certifications

- ❖ EPA Energy Star 5-Star Rating
- ❖ Vermont Smart Growth Collaborative Housing Endorsement
- ❖ Governor's Award for Environmental Excellence in Land Use
- ❖ Efficiency Vermont Excellence in Comprehensive Building Design
- ❖ LEED NC Version 2.1 Certified
- ❖ AIA National Show You're Green Program
- ❖ Metal Architecture Magazine Design Award
- ❖ Home Depot Foundation Awards of Excellence for Affordable Housing Built Responsibly
- ❖ American Council of Engineering Companies Award for Engineering Excellence
- ❖ AIA VT Design Award

# Silversmith Commons

258-262 North Winooski Avenue  
Burlington, VT

- 22 modern apartments
- 1,500 SF neighborhood retail space
- Brownfield redevelopment
- Air source heat pump HVAC system
- Compressed construction schedule
- Energy Star Certification

**Redstone**

# Silversmith Commons

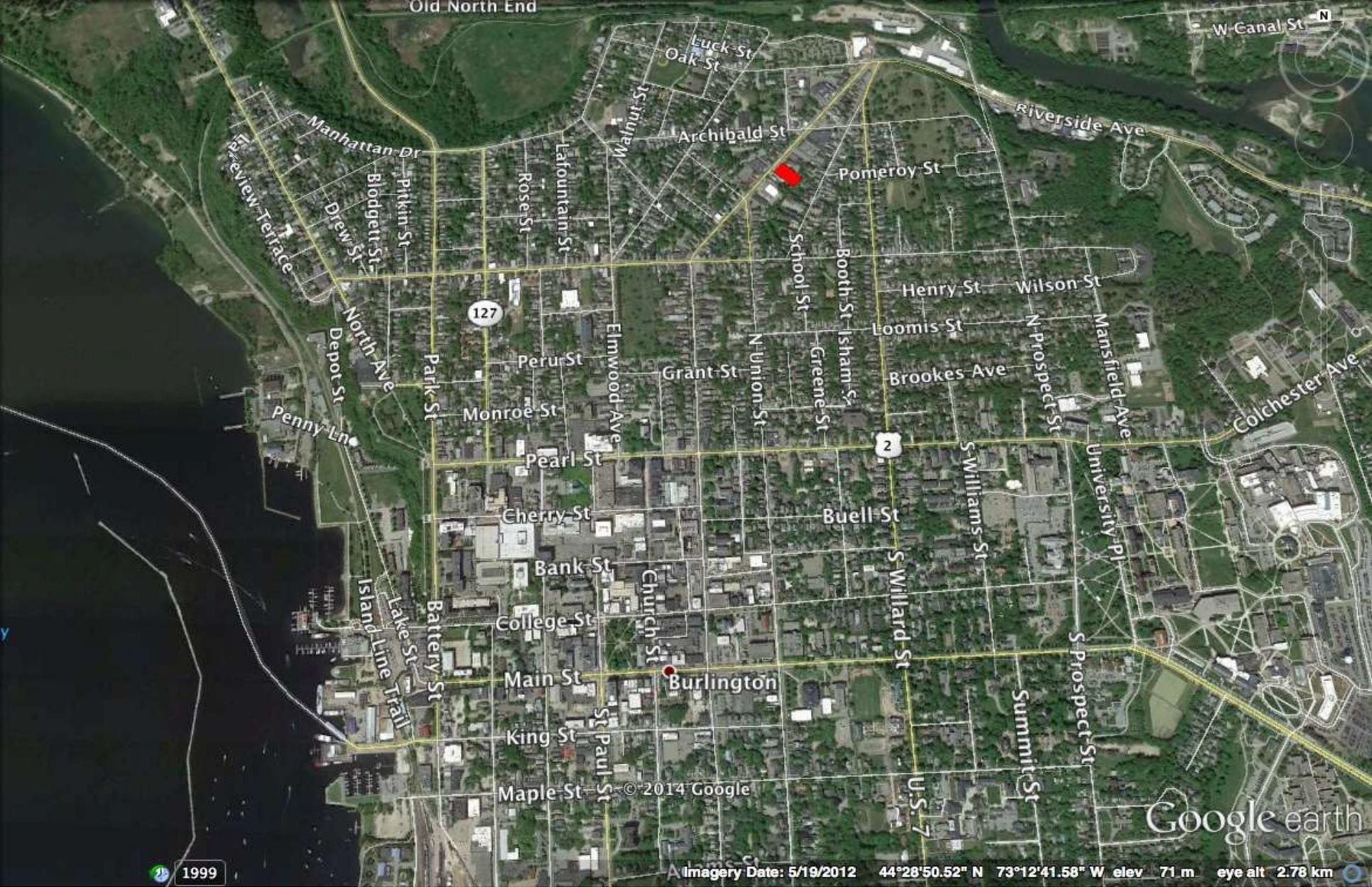
## Development Team

- Redstone
- Smith Alvarez Sienkiewicz Architects
- Krebs & Lansing Consulting Engineers
- Naylor & Breen Builders
- Waite-Heindel Environmental Management
- VT Agency of Natural Resources/Department of Environmental Conservation
- Burlington Electric
- Vermont Gas Systems
- Vermont Energy Investment Corporation

## Financing

- TD Bank
- Vermont Community Loan Fund

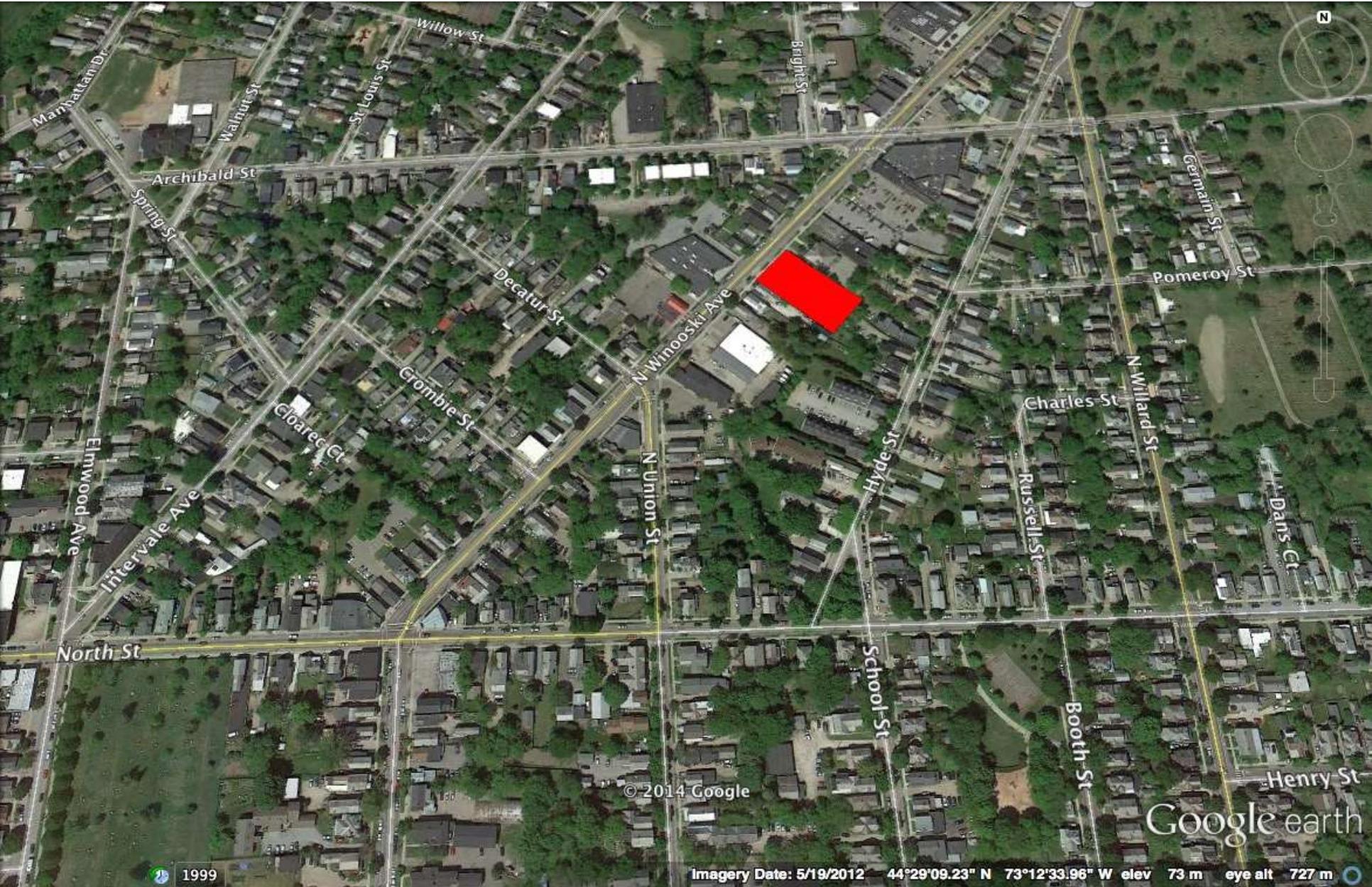
**Redstone**



1999

Imagery Date: 5/19/2012 44°28'50.52" N 73°12'41.58" W elev 71 m eye alt 2.78 km

# Redstone



**Redstone**



**Redstone**



**Redstone**



**Redstone**



**Redstone**



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**Redstone**



# Supporting Local Artists

<http://justin-hoekstra.squarespace.com/>



**Redstone**

# Maiden Lane

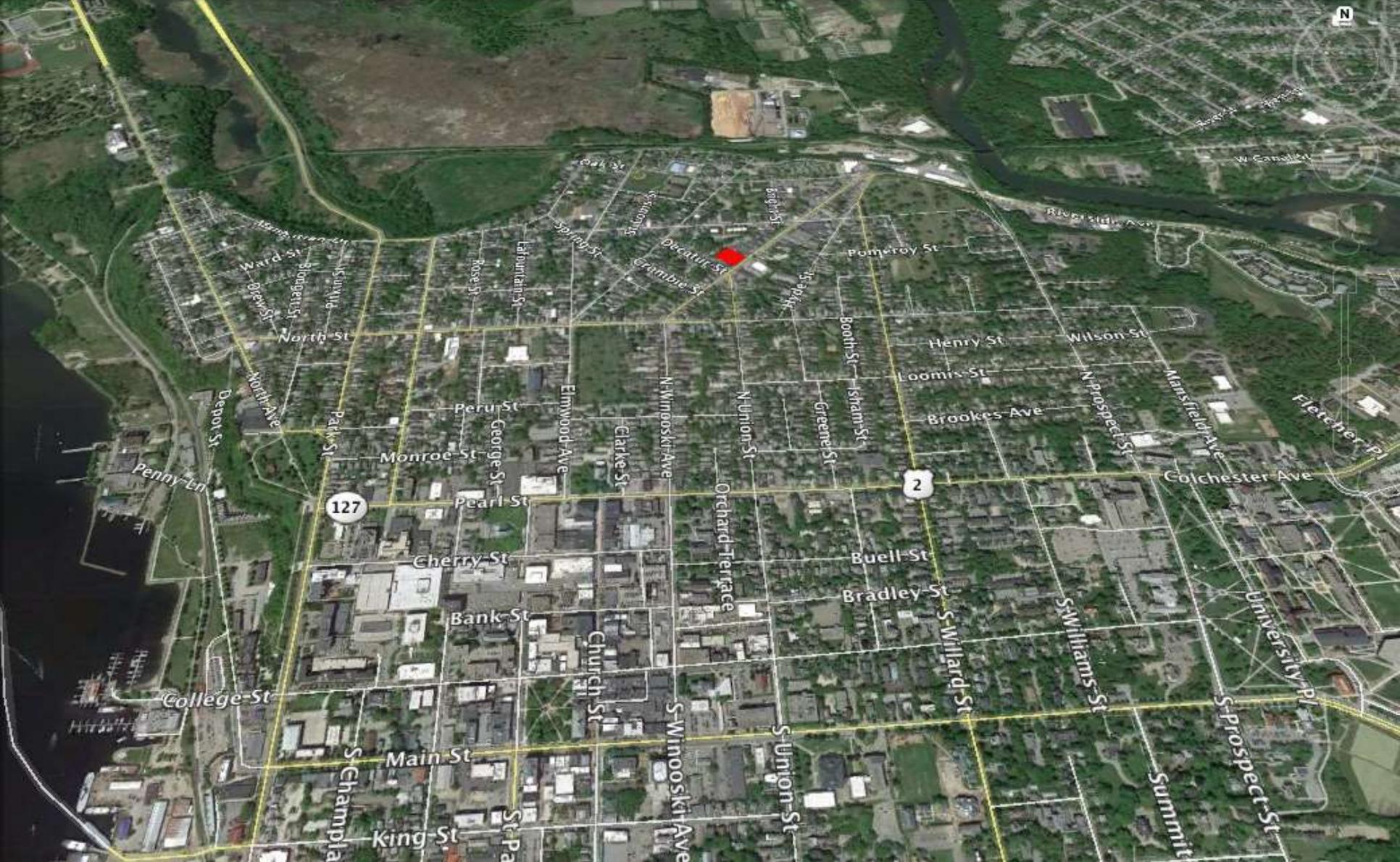
237 North Winooski Avenue

Burlington, VT

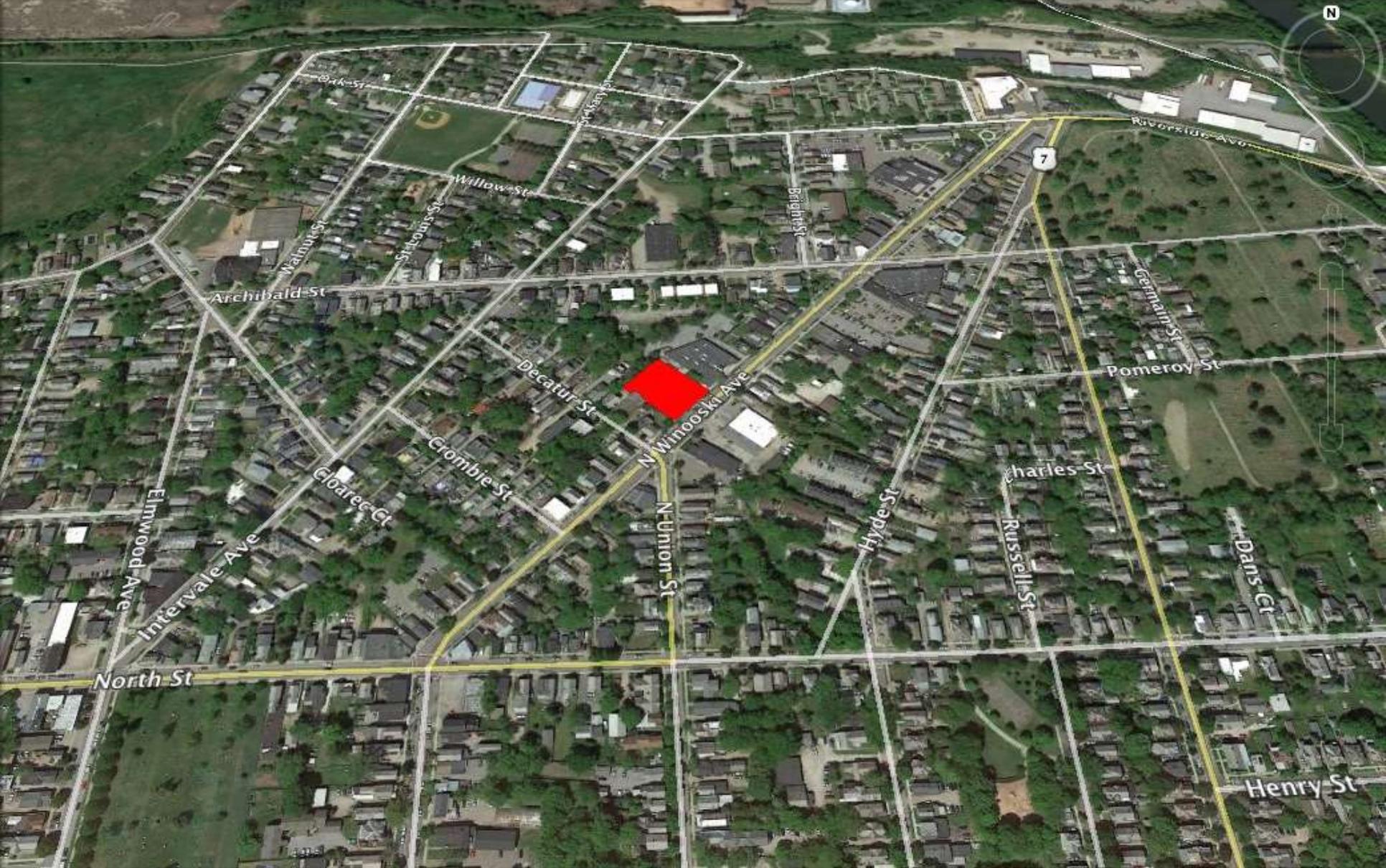
- 28 modern apartments
- 1,500 SF neighborhood retail space
- Brownfield redevelopment
- Air source heat pump HVAC system
- Energy Star Certification

**Redstone**





**Redstone**

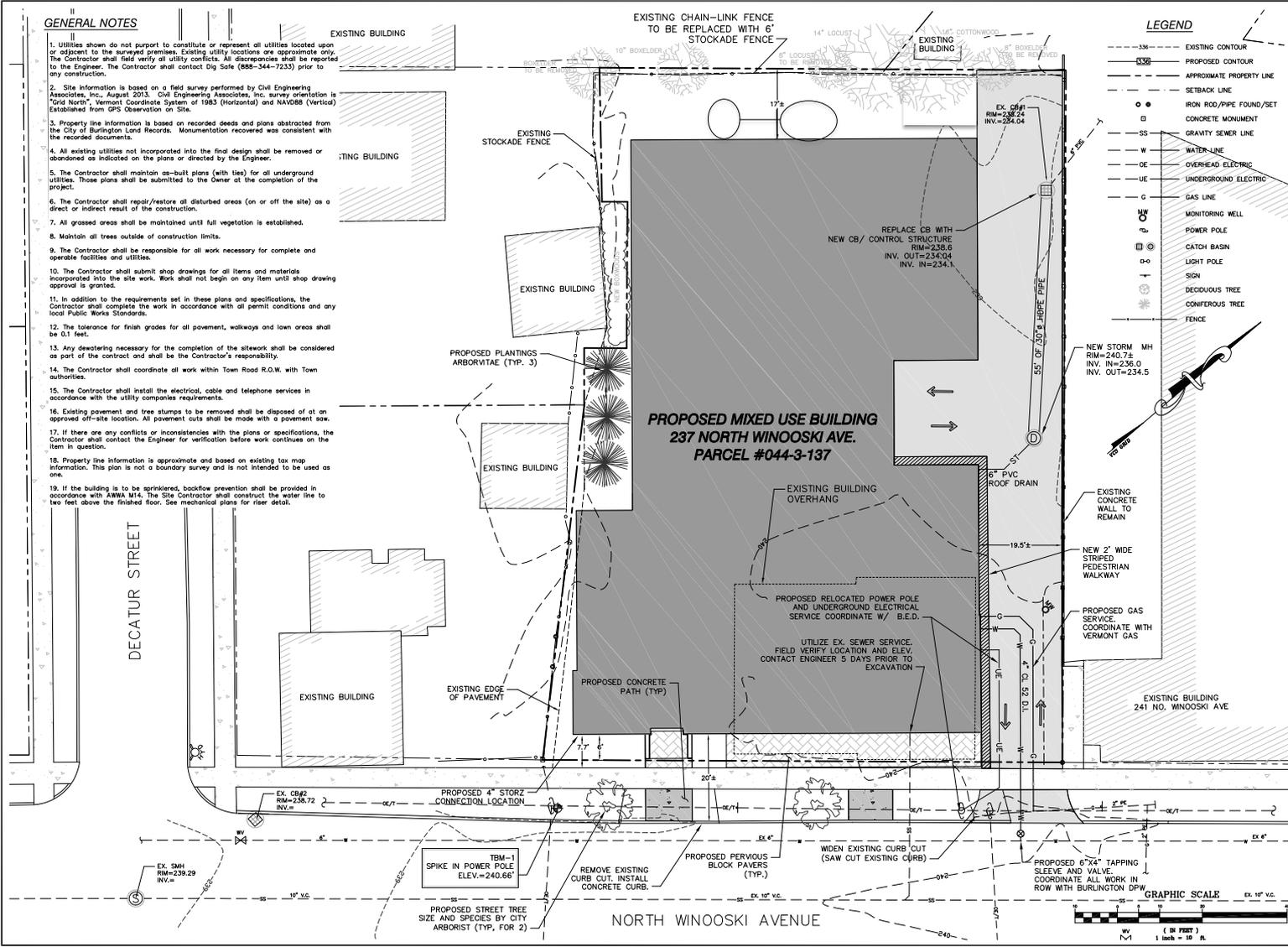


**Redstone**



**GENERAL NOTES**

- Utilities shown do not purport to constitute or represent all utilities located upon or adjacent to the surveyed premises. Existing utility locations are approximate only. The Contractor shall field verify all utility conflicts. All discrepancies shall be reported to the Engineer. The Contractor shall contact Dig Safe (888-344-7233) prior to any construction.
- Site information is based on a field survey performed by Civil Engineering Associates, Inc., August 2013. Civil Engineering Associates, Inc. survey orientation is "Grid North", Vermont Coordinate System of 1983 (Horizontal) and NAD83 (Vertical) Established from GPS Observation on Site.
- Property line information is based on recorded deeds and plans abstracted from the City of Burlington Land Records. Monumentation recovered was consistent with the recorded documents.
- All existing utilities not incorporated into the final design shall be removed or abandoned as indicated on the plans or directed by the Engineer.
- The Contractor shall maintain as-built plans (with ties) for all underground utilities. Those plans shall be submitted to the Owner at the completion of the project.
- The Contractor shall repair/restore all disturbed areas (on or off the site) as a direct or indirect result of the construction.
- All grassed areas shall be maintained until full vegetation is established.
- Maintain all trees outside of construction limits.
- The Contractor shall be responsible for all work necessary for complete and operable facilities and utilities.
- The Contractor shall submit shop drawings for all items and materials incorporated into the site work. Work shall not begin on any item until shop drawing approval is granted.
- In addition to the requirements set in these plans and specifications, the Contractor shall complete the work in accordance with all permit conditions and any local Public Works Standards.
- The tolerance for finish grades for all pavement, walkways and lawn areas shall be 0.1 feet.
- Any dewatering necessary for the completion of the sitework shall be considered as part of the contract and shall be the Contractor's responsibility.
- The Contractor shall coordinate all work within Town Road R.O.W. with Town authorities.
- The Contractor shall install the electrical, cable and telephone services in accordance with the utility companies requirements.
- Existing pavement and tree stumps to be removed shall be disposed of at an approved off-site location. All pavement cuts shall be made with a pavement saw.
- If there are any conflicts or inconsistencies with the plans or specifications, the Contractor shall contact the Engineer for verification before work continues on the item in question.
- Property line information is approximate and based on existing tax map information. This plan is not a boundary survey and is not intended to be used as one.
- If the building is to be sprinklered, backflow prevention shall be provided in accordance with AWWA M14. The Site Contractor shall construct the water line to two feet above the finished floor. See mechanical plans for riser detail.



**SITE ENGINEER:**

**CIVIL ENGINEERING ASSOCIATES, INC.**  
160 BROADWAY, SUITE 201, BURLINGTON, VT 05401  
802-249-2222 FAX 802-249-2221 www.civilenginc.com

**DATE:** SEP. 4, 2013  
**SCALE:** 1" = 10'  
**PROJECT:** HOT EATS, COOL TREATS, LLC  
210 COLLEGE STREET SUITE 201 BURLINGTON VERMONT 05401

**OWNER:** HOT EATS, COOL TREATS, LLC  
210 COLLEGE STREET SUITE 201 BURLINGTON VERMONT 05401

**PROJECT:** 237 NORTH WINOOSKI AVENUE  
BURLINGTON VERMONT 05401



DATE	DESCRIPTION	BY/ISSUED
10.18.13	PRE LOCAL PERMITALS	
11.18.13	REVISED PER LOCAL CONDITIONS	

**PROPOSED CONDITIONS SITE & UTILITY PLAN**

**DATE:** SEP. 4, 2013  
**SCALE:** 1" = 10'  
**PROJECT:** HOT EATS, COOL TREATS, LLC  
**PARCEL NO.:** 13203

**C1.1**





**Redstone**



**Redstone**



**Redstone**

# 247 Pearl Street

Burlington, VT

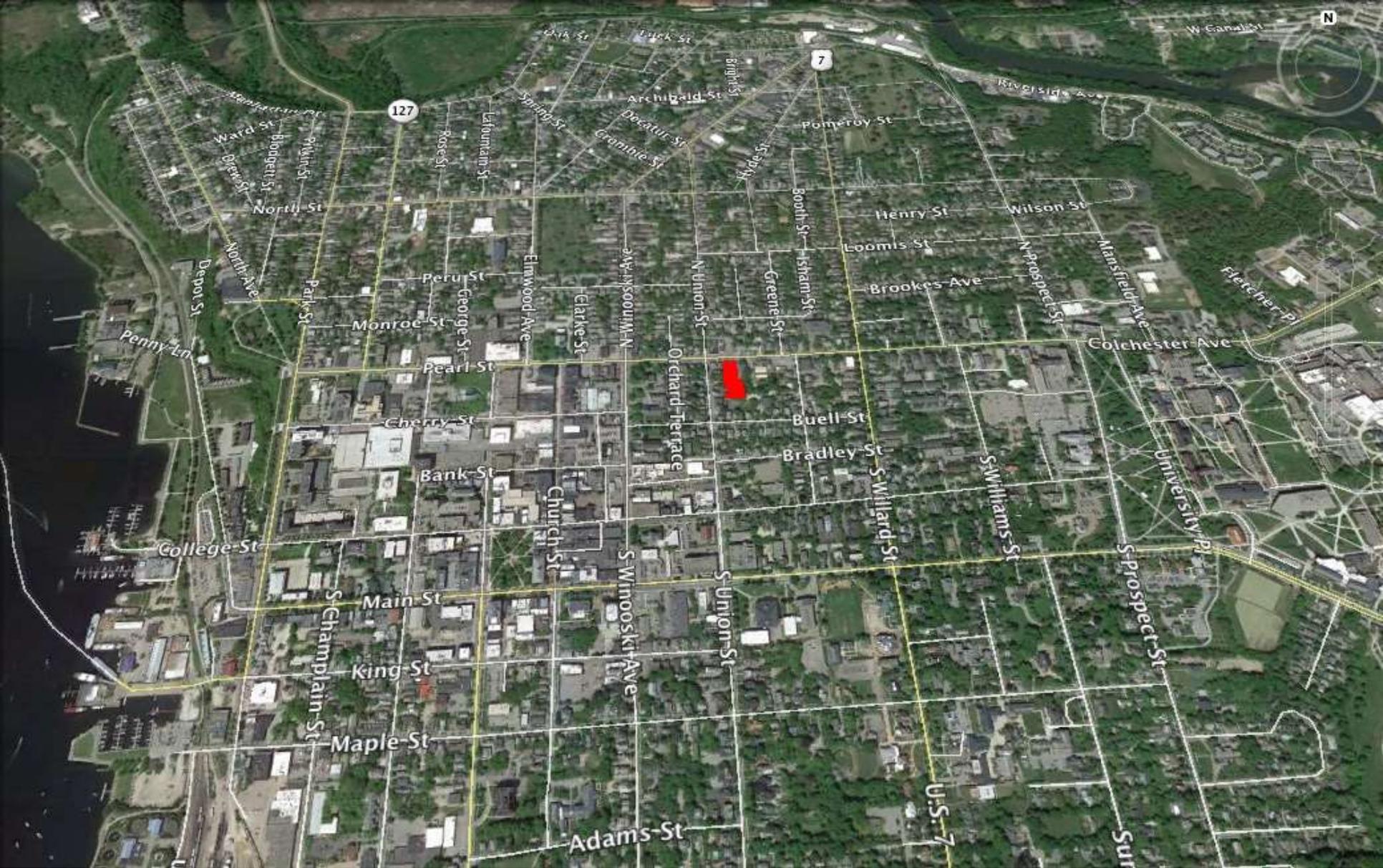
- 29 modern apartments
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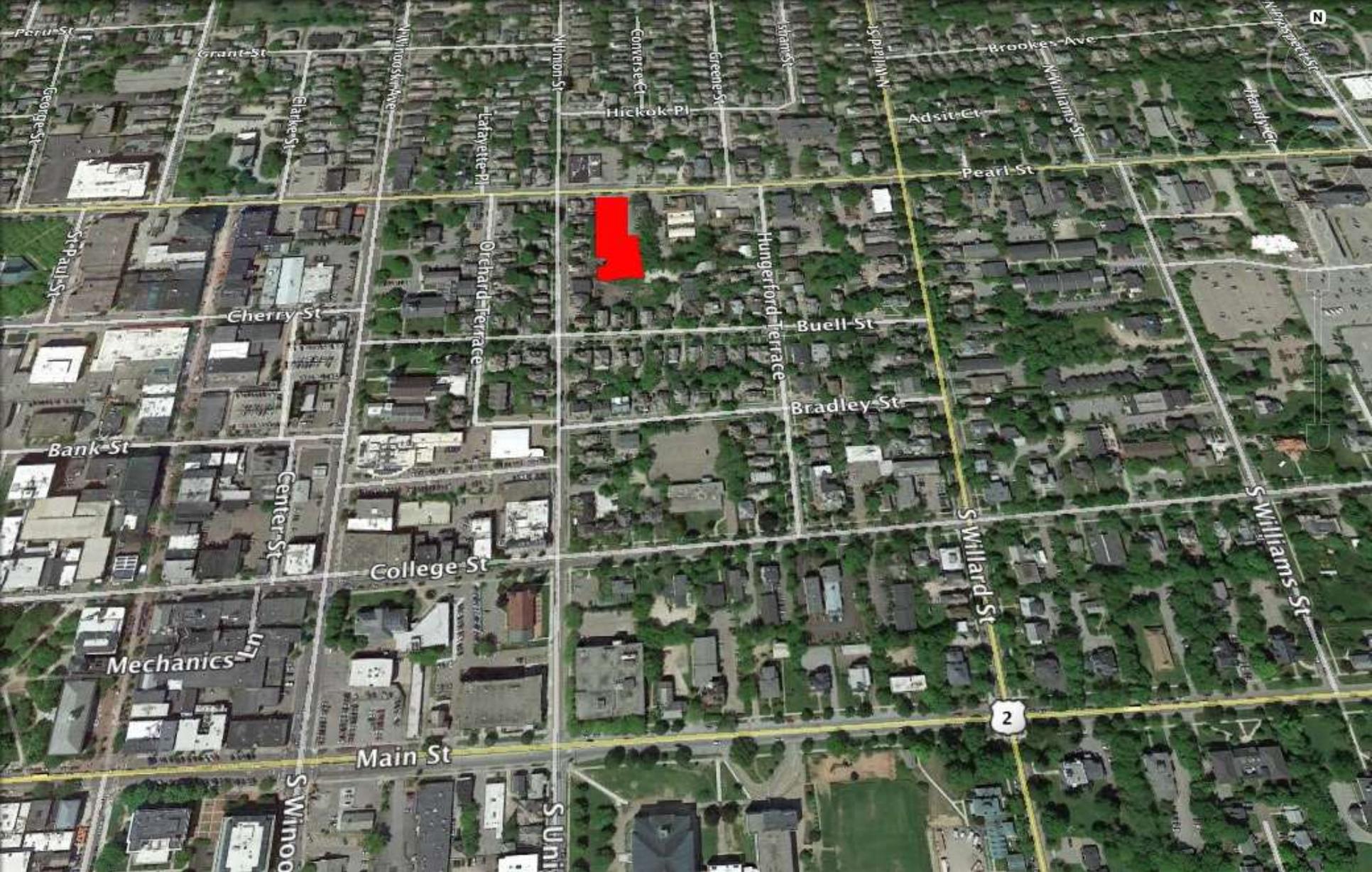
**Redstone**



**Redstone**

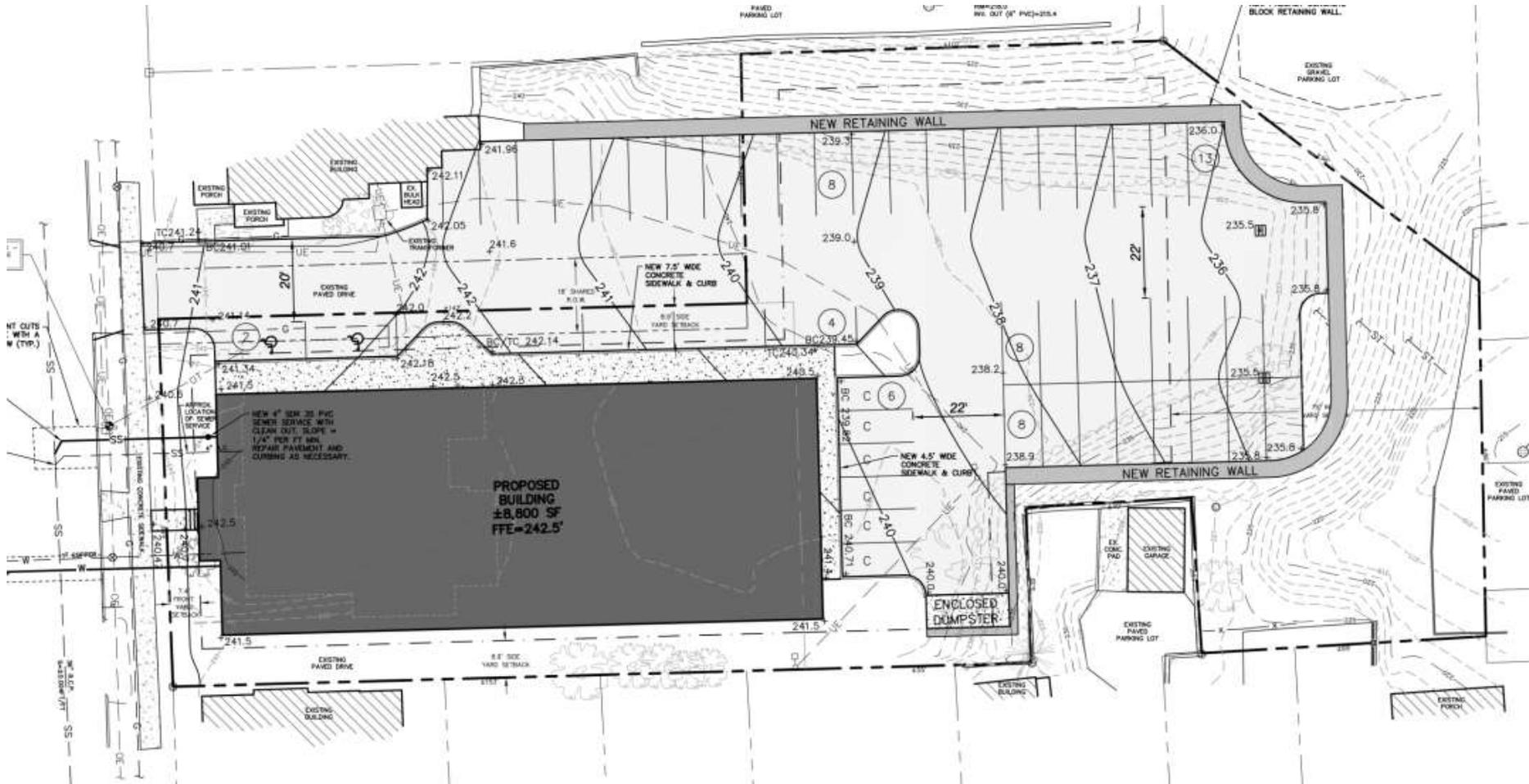


**Redstone**



**Redstone**







**Redstone**

# TD Bank Block Redevelopment

Main, St. Paul, King, and Pine Streets  
Burlington, VT

- 15 residential condominiums
- 20 mixed-income apartments
- 13,500 SF non-profit office space
- 139 room hotel
- 6,000 SF retail space
- 200 vehicle parking structure

The Redstone logo is located in the bottom right corner of the image. It consists of the word "Redstone" in a bold, red, sans-serif font, set against a white rectangular background. The background of the entire slide is a photograph of a brick building under renovation, with a "FOR LEASE" sign and a "Redstone" logo visible on the building's facade.

**Redstone**

# TD Bank Block Redevelopment

## Development Team

- Redstone
- TD Bank
- Champlain Housing Trust
- Housing Vermont
- Youkel
- Group One Partners
- Civil Engineering Associates
- Wagner Hodgson
- Hardy Structural Engineering
- JSN Associates
- John F. Penney Consulting Services
- Naylor & Breen Builders
- DEW
- Opechee Construction
- Burlington Electric
- Vermont Gas Systems

The Redstone logo is located in the bottom right corner of the image. It consists of the word "Redstone" in a bold, red, sans-serif font, set against a white rectangular background. The background of the entire slide is a photograph of a multi-story brick building under construction, with a chain-link fence and construction equipment in the foreground. A TD Bank sign is visible on the right side of the building.

**Redstone**

# TD Bank Block Redevelopment

## Financing

- Merchants Bank
- Peoples United Bank
- Mascoma Savings Bank
- Bank of New Hampshire
- National Bank of Middlebury
- US Bank
- Vermont Rural Ventures
- VEDA
- VT Agency of Commerce & Community Development
- VHFA
- VHCB
- HOME
- HUD
- CDBG
- City of Burlington
- NeighborWorks
- Coastal Enterprises

**Redstone**



2004 Conditions

2004 AERIAL VIEW OF PROJECT SITE  
(looking south)



HINDS BUILDING  
161 St. Paul Street



HANDY DUPLEX  
88 King Street



FARRELL RESIDENCE  
168 Pine Street



PENROSE BUILDING  
151 St. Paul Street



2004 AERIAL VIEW OF PROJECT SITE  
(looking south)



HEFFLON HOUSE  
160 Pine Street



BANKNORTH VERMONT  
111 Main Street



ARMORY BUILDING  
101 Main Street

**2004 Conditions**



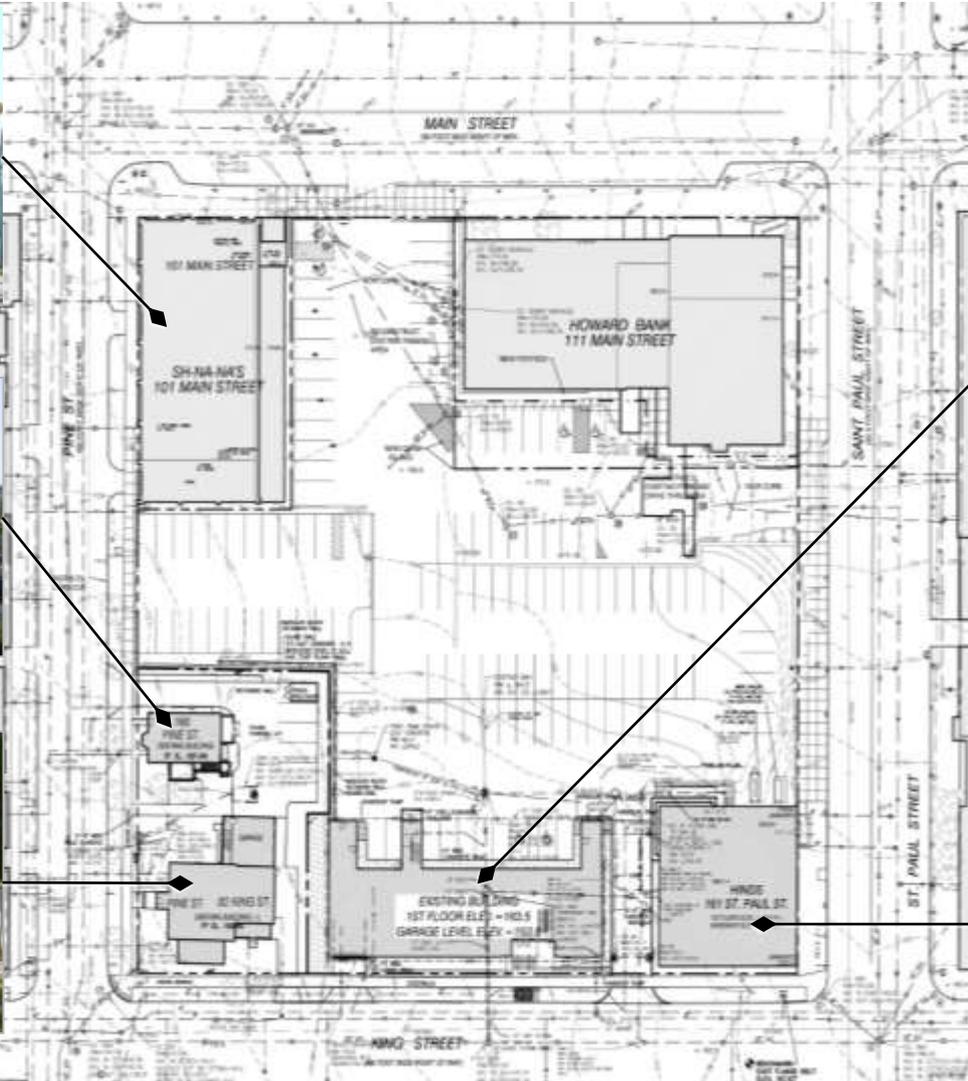
**ARMORY BUILDING**  
101 Main Street



**HEFFLON HOUSE**  
160 Pine Street



**FARRELL RESIDENCE**  
168 Pine Street

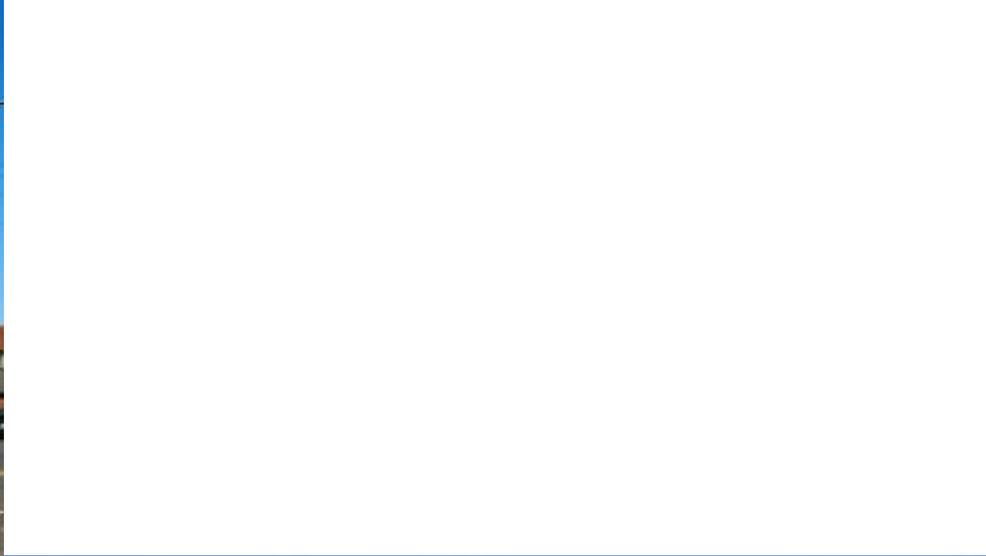


**KING STREET HOUSING**  
88 King Street



**THE HINDS LOFTS**  
161 St. Paul Street

**Existing Site Plan**



**Redstone**







# Strategies / Recommendations

- ❖ Start early
- ❖ Assemble a qualified development team
- ❖ Be realistic/ set achievable goals
- ❖ Persistence pays
- ❖ Keep it simple